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PATENT  
Attorney Docket No.: 026514-000100US

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Glen Sgambati et al.

Application No.: 10/773,642

Filed: February 6, 2004

For: ACCOUNT OWNER  
VERIFICATION DATABASE

Customer No.: 20350

Confirmation No.: 7640

Examiner: GERALD C. VIZVARY

Art Unit: 3696

FOURTH SUPPLEMENTAL  
INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

The reference cited on attached form PTO/SB/08A&B is being called to the attention of the Examiner. A copy of the reference is not enclosed.

It is respectfully requested that the cited reference be expressly considered during the prosecution of this application, and the reference be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and reference cited are prior art merely because they are in this statement and no

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representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

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